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Social commerce in stimulating buying behavior intention, creating compulsive buying and inducing credit card debts among online users

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Abstract. The purpose of this study is to examine and analyse studies on article journals on the use of social commerce and how does it stimulate buying intention which lead to compulsive buying with the incurring of credit card debts among online users. Online users were then defined as social media-network users. It has been found through the article journals reviewed first; the more active online user was in using the social media-network platform the more likely will be involved in social commerce activities. Second, the more communications (customers reviews) transferred pertaining to purchasing; the higher motivation in inducing interest to buy products which can lead to compulsive buying. Thirdly, as subsequence to customers reviews, the offers of sales and promotions among companies who were using social commerce platforms increases the use of credit card and thus, incurred higher risk of becoming in debt towards financial institutions which can lead to psychological distress and unhappiness in workplace.

1. Introduction

1.1 The social commerce

The emergence of social commerce is significantly a sign of technology and business method application evolution because it transforms the traditional e-commerce from a product oriented environment to a social and customer-centered environment (Wigand et. al., 2008). The advance technology of information technology, the web and internet facilities with organized and structured information management make it possible to create social commerce with the use of Web 2.0. The availability of features in e-commerce such as using user generated content and sharing of content create a platform of wider e-businesses activities (Shen & Eder, 2009).

As defined by Stephen and Toubia (2010), social commerce is a 'place' where anyone can do any business activities such as marketing and selling of any kind of products and services using the online market services and by interacting with the e-social communities. As a conclusion, social commerce is any online retail or marketing strategies that uses social networks between individual or group communications via social media platforms in delivering news on businesses either positive or negatives inputs in order to make sales.



1.2 The types of social commerce and deliberating business communications among online users

There were several types of social commerce platforms such as peer to peer sales platforms that use community e-based market places such as the eBay, Amazon and Etsy; whereby individuals can sell directly to other potential customers and do selling and buying communication via the internet.

Nowadays, the selling of products has seen a rise in using social network-driven platforms such as using the Facebook, Pinterest and Twitter. This is a platform whereby the 'niche' on using established social networks which uses the facilities in the individual's web to do the marketing, selling and buying of products and services.

It is almost the same with the techniques of peer recommendations like the Amazon, Yelp and JustBoughtIt sites. These are the sites that uses customers recommendations (purchasing histories); and their experiences in buying certain products and services that gives reviews that might attract other potential buyers or customers in making a purchase.

Similar functioned platform were the Motilo, Fashism and GoTryItOn sites. These sites gave customers the freewill of using the chat and forum features in giving and receiving advice and opinions on the products marketed but in a closed forum discussions.

Likewise, The Fancy, Lyst, Svvply companies-sites were more shopping focused where the customers can create and share list of products and services for other potential customers to make a purchase by making a comparison.

Among of all the social commerce sites, the participatory commerce like the Threadless, Kickstater and CutOnYourBias might be the utmost sites that enables users-customers to be involved in the production process of the products marketed by actively participating in designing, funding and voting for the products which then makes it a unique.

Another type of sites that were being famous for its special features were the Groupon and LivingSocial were customers can get a reduced in price with a standard rule of having enough group buyers to buy a product.

2. Methodology

This study uses journal articles pertaining to social commerce and compulsive buying among online users. The journals were being analyzed in its frequencies of showing the independent factor of social commerce and the dependent factors of buying intention behavior through the haze of compulsive buying scenario among online users of the internet.

3. Findings

Finding 1

The influence of social commerce as technology stimuli in making purchasing

Social commerce is considered as external stimuli (Kotler and Kettler, 2006). In model of consumer behavior, social commerce is considered under the technological stimuli since social commerce is providing platform for user to share opinion about certain product. Internet connection and frequency, familiarity and addiction of using internet has relationship with behavioral intention (Donthu & Garcia, 1999; Dittimar & Bond 2007).

Finding 2

Social network as motivation factor in inducing interest in social commerce

There are evidences that credit card debt were incurred by the greater use of social network platforms (Wilcox and Stephen, 2013). Communication via social network with friends have strong correlation on the usage of 'credit card' and debt as 'word pass around' on available products and services offered in social commerce which led to purchasing activities (Loke, et. al., 2013). Proven in the journals reviewed; Facebook, Twitter, Instagram, Messenger were the social networks that shows greater influence in motivating buying intention, increasing compulsive buying as a result of feeling being in

the 'in' which resulted in high usage of credit card and thus incurred debt (Bighiu, Manolică, & Roman, 2015).

Finding 3

Consumer-friends communications in sharing information and initiating buying-intention behavior

Subsequently, by having behavioral intention, it creates ties between friends which eventually have strong correlation with credit card debt (Wilcox & Stephen, 2013). Through studies, friends do make great influence towards making suggestions and forecasting their knowledge on particular products and or services.

Consumers-friends found some interesting product by visiting a website by a retailer/seller directly or by searching as many sites as possible using a shopping search engine. It will exhibit the availability of the product and prices by different e-retailers. Users can use smartphones and computers to shop online. Some of the largest online retailers are Alibaba, Amazon.com and eBay (Kamalul, Mohan & Nee Goh, 2018). There are many examples of online sales events such as China's Singles Day, United States Cyber Monday and Lazada South East Asia Online Revolution. To get more online shoppers to part with their cash, e-commerce companies made up numerous shopping days. There are many online shopping events worldwide and it has become a global phenomenon.

Finding 4

Online promotions increase buying behavior intention

Online sales events depends on promotion. For air tickets the promotions used such as discounts free ticket and upgrades have been proved to have positive effects on airline ticket purchase and repeat purchase (Klophaus, 2005; Lederman, 2007; Chen et al., 2008; Reinares and Ponzoa, 2008; Mattila, 2006; Park, 2010; Ponzoa –Casado and reinares-Lara, 2010; Chang and Hung, 2013 in Hajili, 2015). There are many other examples of online sales events such as China's Singles Day, United States Cyber Monday and Lazada South East Asia Online Revolution(Kamalul et al., 2018).

All of the studies indicates that the incentives given will encourages purchase and repeat purchase. Promotion yields many benefits. Monetary values in nature or in price delivered utilitarian benefits; while promotion that has none monetary value usually are hedonic benefit (Hirschman & Holbrook, 1982; Chandon, Wansink & Laurent, 2000).

Based on many literatures, if a need needs to be justifiable, it will need monetary value and utilitarian in nature. Then, if the needs do not have to be justifiable, it will tend to be non monetary and hedonic in nature (Palazon and Delgado, 2009). When consumer use internet, they expect to see sales promotion if it tends to be consistent, they will feel more favourable towards it.

Notwithstandingly, finding of this study concluded that customer seek key benefits such as entertainment, information and shopping facilities (Hajli, 2015). Although both utilitarian and hedonic benefits are both being seek, the actually hedonic values are most seek after (Hajli, 2015). According to some research, hedonic purchases usually decreases in terms of enjoyment in the long run (Hajli, 2015).

Finding 5

Initiating compulsive buying and inducing credit card debt among online users

Online consumers can be found to be more impulsive as compared to traditional shoppers Garcia and Donthu, 1999). Compulsive buying can be defined as uncontrollable urges to purchase. An individual who suffers compulsive buying will experiences and routinely acts on powerful, uncontrollable urges to purchase (Goldsmith & McElroy, 2000). Compulsive buying is one or the biggest contributor of credit card debt (Bellini, Silvia Cardinali, Maria Grazia Grandi, Benedetta, 2017).

Finding 6***Incurring negative emotions as credit card debt increases***

Evidently, many literatures shows the urge to purchase impulsively will eventually lead to credit card debt. Purchasing that was made unplanned and deemed unnecessary is considered as psychological traits in consumer behaviour (Yurchisin, J. & Johnson, K.K.P. 2004 & Norum, Pamela S., 2008)

Therefore, findings on the journals reviewed pointed out those who are in deep debt feel dissatisfied with their financial situation and thus, felt insecure of their future financial. The negative emotions incurred such as sadness, anxiety, nervousness because of the financial burden affected their social life, family and work relation (Dittmar, H., Long, K., & Bond, R. 2007).

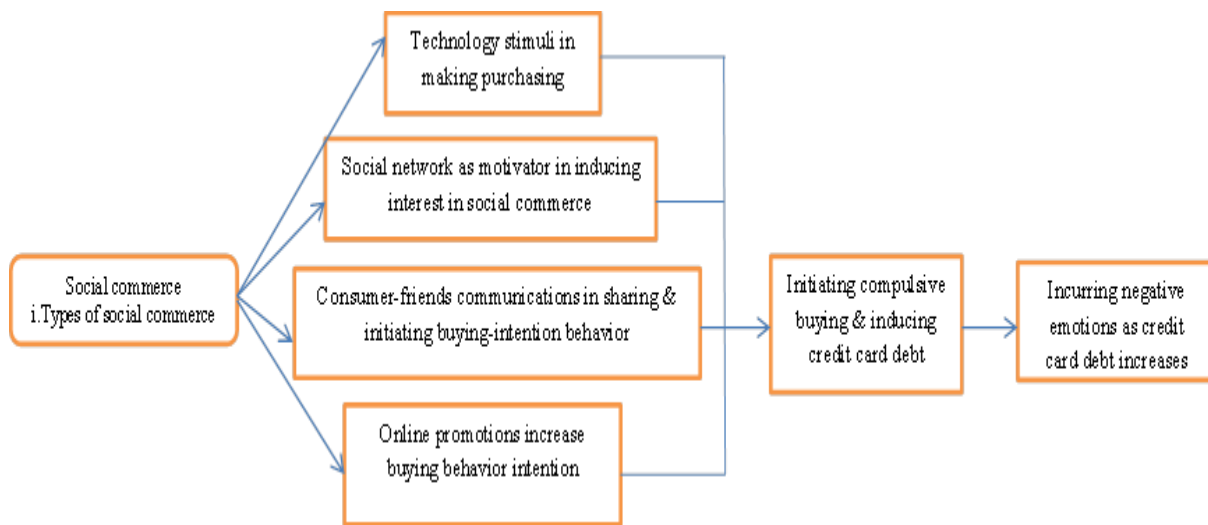


Figure 1. Framework of findings of the study

4. Conclusion and recommendation

Social commerce has now seen as the utmost e-business and e-tailing tool in nowadays fast forward world with increasing use of social media platform. The increasing use of social media platform or networks does show evidences in increasing business activities which lead to purchasing of products and services offered online (e-tailing). This is found due to the positive references from previous consumers-customers (satisfied customers with purchasing histories either of products bought or services used). In accordance to these reviews from the past purchasing increases the interest and motivation in acquiring products or services which were not necessary and thus create compulsive buying among the social media users-online users. Compulsive buying then heighten the use of credit card and incurring higher debt with the financial institutions.

4.1 *Creating positive awareness campaign among social media users on social commerce platforms*

This study of article journals reviews on social commerce platforms can be used as guidance to concerned parties in creating awareness among social media users in positive handling of social commerce platforms. It can give insights of what offered in social commerce platforms-services and how to manage a good buying-selling (buying intention behavior) in a positive light without being influence by the haze of compulsive behavior that can be detrimental in the long run.

4.2 *Modeling practical awareness on compulsive buying and credit card use*

Findings on the reviews of article journals on social commerce in this study can be the window of building positive use of credit card in curbing compulsive buying among social media users-platforms. It overlay the early symptoms of compulsive buying intention behavior. These can be conceptualized

in terms of social media users' manual practice in use of social commerce as hindrance factors in avoiding compulsive buying behavior itself

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